

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:)	Bankr. Case No. 24-08537
)	
Cecelia Gonzalez, a/k/a Cecilia Acosta,)	Chapter 13
)	
Debtor.)	Hon. Judge Jacqueline P. Cox
)	

Order Denying Debtor's Motion to Extend the Automatic Stay (Dkt. 20)

This matter comes before the court on the Debtor's Motion to Extend the Automatic Stay (the "Motion") (Docket No. 20). Byline Bank f/k/a North Community Bank ("Byline" or "Creditor") filed an Objection to Debtor's Motion to Extend the Stay (the "Objection") (Docket No. 29).

In the Motion (Docket No. 20), the Debtor claimed, *inter alia*, that she "paid off two vehicle loans during the last bankruptcy case" and "all real estate taxes are now paid current." Motion (Docket No. 20), ¶ 7.

A continued hearing on the Motion was held today, July 9, 2024, at 1:30 p.m. and the Debtor was instructed to provide Byline with proof of the Debtor's tax returns for 2022 and 2023 as well as proof that debt on two (2) vehicles has been paid off. At the hearing, counsel for Byline, Scott Kenig, explained that Byline extended the Debtor two loans, one secured by vacant lots and another secured by a building. He testified that both loans have already matured. He also said that he has been proceeding in foreclosure court regarding these loans since 2019 or earlier, and a judicial sale is scheduled for next week.

Attorney Kenig pointed out inconsistencies in the Debtor's current and prior schedules based on the Debtor and her spouse's current and prior W-2s and other documents submitted. He also argued that the Debtor works for a family company, and both the Debtor and her spouse had large

increases in income right before the Debtor filed this bankruptcy. The Debtor and her counsel, Paul Bach, did not explain this stark increase in income.

For the reasons above and for the reasons stated on the record, it is HEREBY ORDERED that:

1. The Debtor's Motion to Extend the Automatic Stay (Dkt. 20) is DENIED.

Date: July 9, 2024

ENTER:

Jacqueline P. Cox
J. Cox
Chief Judge Jacqueline P. Cox
U.S. Bankruptcy Court
Northern District of Illinois